

Exhibit 35
(Redacted)
(Previously Filed Under Seal as Dkt. 440)

Message

From: Waid, William P (Bill) [/O=FAIRISAAC/OU=FIRST ADMINISTRATIVE GROUP/CN=RECIPIENTS/CN=BWAID]
Sent: 2/28/2006 2:46:22 PM
To: [REDACTED]
CC: Patton, James B (Jim) [JimPatton@fairisaac.com]
Subject: Fair Isaac - Bank of America ELA Proposal

[REDACTED]

As a follow-up to our discussion last Friday and per your request, below is a modified Blaze Advisor license proposal for both the balance of the [REDACTED] and an enterprise wide license for all of [REDACTED]. As I only have email addresses for those on this email chain, can you please forward this to all interested parties?

As an added incentive (over the MBNA proposal issued last December) Fair Isaac has applied a [REDACTED] [REDACTED] This constitutes a significant cost savings to [REDACTED] [REDACTED] These price/credit concessions is being granted in an effort to simplify pricing discussions and facilitate license resolution with an executed contract amendment in March.

[REDACTED] only

An Enterprise Licensing agreement and fees that would allow for the use of Blaze Advisor for all of [REDACTED] would be as follows:

*Upgrade Fee for Enterprise License of Blaze Advisor

Unlimited Development & Deployment

Restricted to Consumer Banking at [REDACTED]

**Required First Year - Annual Support and Maintenance at [REDACTED]

[REDACTED] Total

* This fee does account and credit previous Blaze Advisor license purchases at [REDACTED]

** This maintenance fee is in addition to existing maintenance fees

[REDACTED]

While Fair Isaac does provide contract provisions for license transfers that would address changes in umbrella coverage, the concern expressed by [REDACTED] over this issue was taken into consideration along with the long standing relationship between [REDACTED] and Fair Isaac to present a very attractive license proposal for all of [REDACTED]

EXHIBIT

35

[REDACTED] Enterprise-Wide

An Enterprise-wide Licensing agreement and fees that would allow for the use of Blaze Advisor for all banking operations (Consumer, Investment, etc) for [REDACTED] would be as follows:

*Upgrade Fee for Enterprise-Wide License of Blaze Advisor

Unlimited and Unrestricted Development & Deployment Use

[REDACTED]

[REDACTED]

* This fee does account and credit previous license purchases at [REDACTED] and [REDACTED]

** Additional fees for support and maintenance associated with the upgrade.

Both offers are valid until March 10th, 2006. As previously noted, given the current license discussion and the list of potential projects in consideration at [REDACTED] this offer will provide substantial financial savings and complete the Enterprise wide license of Blaze Advisor for all of [REDACTED] to accommodate the current and growing scope of projects and interest at the bank.

As we discussed, you will require an addition week and a half to review this proposal and discuss it internally at which time (March 9th, 2006) you will have identified a course of action. In the meantime, please do not hesitate to contact me to discuss this proposal or establish additional dialog.

Best Regards,

Bill

Bill Waid | VP Sales EDM Technologies

Fair Isaac Corporation | Enterprise Decision Management Technologies

270 Snyder Rd | Oley, PA 19547

Phone: (508) 353-6762 | Fax: (610) 458-5641 | Email: billwaid@fairisaac.com

Need SPEED? Blaze Advisor is THE FASTEST Rules Engine on the PLANET benchmarking over 300% faster than any competitor!

Discover more here: www.fairisaac.com/SPEED

Need DEEP TECHNOLOGY? Blaze Advisor recognized as "DEEPEST Business Rules Platform" by Forrester Research!

Discover more here: www.fairisaac.com/DEEP

